

Plan name

Turn tax savings into retirement savings

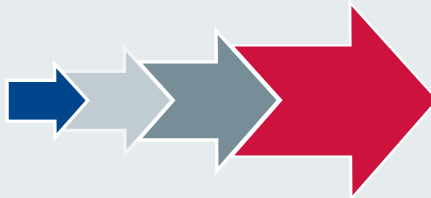


If your paycheck is a little bigger because of the new tax reform law, think about using that extra money to make your retirement savings a little bigger, too.

Increase your contribution by logging on to your account:

empowermyretirement.com

Saving **\$25** more
a month now



Could add **\$180** more
a month in retirement*

Important ways the tax reform law could affect you

- Adjusted tax brackets and lower rates
- An increase in the standard deduction
- New rules for repaying a loan from your retirement plan
- A new deadline if you decide to change your mind about converting your pretax retirement savings to Roth

Go to empoweringmymoney.com to learn more. Talk to your tax professional if you have questions about how the new tax reform law will impact your particular situation.

NOW IS A GOOD TIME

*FOR ILLUSTRATIVE PURPOSES ONLY. This is a hypothetical illustration to show the value of an increase in contributions. This hypothetical illustration is not intended as a projection or prediction of future investment results, nor is it intended as financial planning or investment advice. It assumes monthly contributions of \$25, a 6% average annual rate of return and reinvestment of earnings with no withdrawals over a 30-year period followed by 20 years of monthly withdrawals of \$179.92, including a 6% average annual rate of return, beginning at age 65. Rates of return may vary. This illustration does not include any charges, expenses or fees that may be associated with your plan. The tax-deferred accumulations shown above would be reduced if these fees were deducted.

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